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Fill in this information to identify your case:						
Debtor 1	Robert L. Hall					
	First Name	Middle Name	Last Name			
Debtor 2	Rose Marie Hall					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA				
Case number	24-20483 JCM					
(if known)						

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chanter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a

	_	the Court Abo		uired Course.			
You m	ust ch	eck one:					
	I co	mpleted an ap	proved cou	urse in personal fin	ancial management:		
	Date I took the course Name of approved provider		rse	April 5, 2024			
			Credit Card Management Services, Inc. d/b/a Debthelper.com				
	Certificate Number 03621-PA			03621-PAW-DE	E-038350460		
I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):							granted my
	☐ Incapacity. I have a mental illness or a finances.				ntal deficiency that makes me incapabl	e of realizing o	r making rational decisions about
☐ Disability. My physical disability causes me to be unable to complete a course in personal finance phone, or through the internet, even after I reasonably tried to do so.					ncial management in person, by		
		Active duty.	I am curre	ntly on active military	y duty in a military combat zone.		
		Residence.			Inited States trustee (or bankruptcy adn dequately meet my needs.	ninistrator) has	determined that the approved
Part 2	Sig	n Here					
I certify	y that t	he information	I have provi	ided is true and corre	ect.		
/s/ I	Robe	rt L. Hall			Robert L. Hall	Date	April 18, 2024
Signature of debtor named on certificate			Printed name of debtor		<u> </u>		

Certificate Number: 03621-PAW-DE-038350460

Bankruptcy Case Number: 24-20483



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 5, 2024, at 9:14 o'clock AM EDT, Robert Hall completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: April 5, 2024 By: /s/Ashley Bradley

Name: Ashley Bradley

Title: Credit Counselor

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rmation to identify your	case:				
Robert L. Hall					
First Name	Middle Name	Last Name			
Rose Marie Hall					
First Name	Middle Name	Last Name			
Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA				
24-20483 JCM					
	Robert L. Hall First Name Rose Marie Hall First Name Bankruptcy Court for the:	First Name Middle Name Rose Marie Hall First Name Middle Name Bankruptcy Court for the: WESTERN DISTRICT	Robert L. Hall First Name Middle Name Last Name Rose Marie Hall First Name Middle Name Last Name Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA		

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Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joir	nt cas	e, each debtor	must take	the course. 11 U.S.C.	§§ 727(a)(11) and 1328(g).			
the pro	vider	does notify the	court, yo		ificate. The provider may notify t m. If the provider does not notify will be discharged.			
		d under chapter cy Code.	7 and you	need to file this form, file	e it within 60 days after the first date	e set for the mee	eting of creditors under § 34	41 of the
					orm, file it before you make the last f the Bankruptcy Code. Fed. R. Ban		our plan requires or before	you file a
		es, the court ca h the court and			the financial management course	e. To have the	requirement waived, you	ı must file
Part 1:	Tell	the Court Abo	ut the Rec	quired Course.				
You m	ust ch	eck one:						
	l co	mpleted an ap	proved co	urse in personal financ	cial management:			
Date I took the course			rse	April 5, 2024				
	Name of approved provider		provider	MM/ DD / YYYY Credit Card Manage	sement Services Inc. d/b/a De	hthelper con	n	
				Credit Card Management Services, Inc. d/b/a Debthelper.com				
	Cer	Certificate Number		03621-PAW-DE-038350459				
I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):						granted my		
		Incapacity.	I have a finances		tal deficiency that makes me incapa	able of realizing	or making rational decision	s about
Disability. My physical disability causes me to be unable to complete a course in personal financial management in personal, or through the internet, even after I reasonably tried to do so.					on, by			
		Active duty.	I am cur	rently on active military of	duty in a military combat zone.			
		Residence.		a district in which the Uni onal courses cannot ade	ited States trustee (or bankruptcy a quately meet my needs.	dministrator) ha	s determined that the appro	oved
Part 2:	Sig	n Here						
Logrtify	that	the information I	l have prov	rided is true and correct.				
·			rilave prov	naca is true and correct.		5.		
		Marie Hall			Rose Marie Hall Printed name of debtor	Date	April 18, 2024 MM / DD / YYY	
Signa	ature 0	of debtor named or	i cermicate		Fillited Hame Of Geblor		וזוז / טט / זזז	

Certificate Number: 03621-PAW-DE-038350459

Bankruptcy Case Number: 24-20483



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 5, 2024</u>, at <u>9:14</u> o'clock <u>AM EDT</u>, <u>Rose Hall</u> completed a course on personal financial management given <u>by telephone</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District of Pennsylvania</u>.

Date: April 5, 2024 By: /s/Ashley Bradley

Name: Ashley Bradley

Title: Credit Counselor